

**U. S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**In re YOLANDA D. TAYLOR**

**CHAPTER 13  
CASE NO. 12-11463**

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**OBJECTION TO MORTGAGE PAYMENT CHANGE [Dk#16]**

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Debtor objects to the mortgage payment change by GMAC[Dk#16], for these reasons:

1. Debtor maintains homeowners insurance with Farm Bureau.<sup>1</sup> She only needs to pay escrow for taxes.
2. Debtor's 2011 taxes were \$1,011.60.<sup>2</sup> Her 2012 taxes will be approximately the same amount.
3. Accordingly, GMAC needs an escrow payment of only \$84.25/month to cover her taxes. Debtors total monthly payment starting January 2012 should be just \$877.36/month (\$793.11 P&I + \$84.25 escrow).

FOR THESE REASONS, Debtor prays that this Court deny the mortgage payment change and permit an on-going mortgage payment of \$877.36/month.

THIS the 22<sup>nd</sup> day of August, 2012.

**YOLANDA D. TAYLOR, Debtor**

By: /s/ Chris Powell  
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<sup>1</sup> See *Objection to Proof of Claim* [Dk#21], Exhibit F, *Homeowner Policy Declarations Page*, 03/02/12 to 03/02/13.

<sup>2</sup> See *Objection to Proof of Claim* [Dk#21], Exhibit G, *Tax Card Yr 2011*.

**Certificate of Service**

Today I served by ECF or U.S. mail a true and correct copy of Debtor's *Objection to Mortgage Payment Change* to each of the following:

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This the 22<sup>nd</sup> day of August, 2012

/s/ Chris Powell  
Chris Powell, MBN 100675